

Certificate of Notice Page 1 of 4  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEVEN ANDREW FERRINGER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-10997

Chapter 13

Related to: Document No. 80

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 10th day of February, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

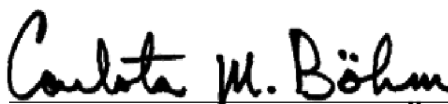
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
2/10/23 9:25 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
Carlota M. Böhm  
United States Bankruptcy Judge

In re:  
Steven Andrew Ferringier  
Debtor

Case No. 17-10997-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Feb 10, 2023

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db	+ Steven Andrew Ferringier, PO Box 16, Fairview, PA 16415-0016
14697351	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14697352	#+ Federal Loan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14784189	+ LOANDEPOT.COM, LLC, CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD, EWING NJ 08618-1430
15486318	+ LoanDepot.com LLC, Attn: Bankruptcy, 5465 Legacy Drive, Suite 200, Plano, Texas 75024-3190
14743324	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15314129	+ loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2023 00:14:54	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2023 00:15:00	Capital One Auto Finance, a division of Capital O, P.O. Box 165028, Irving, TX 75016-5028
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 11 2023 00:15:00	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
14697347	+ Email/Text: bncnotifications@pheaa.org	Feb 11 2023 00:07:00	Aes / PNC National City, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697346	+ Email/Text: bncnotifications@pheaa.org	Feb 11 2023 00:07:00	Aes / Pheaa Frn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697348	+ Email/Text: ally@ebn.phinsolutions.com	Feb 11 2023 00:07:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14707395	Email/Text: ally@ebn.phinsolutions.com	Feb 11 2023 00:07:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14697349	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 11 2023 00:15:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14697350	+ Email/Text: EBN@thecmigroup.com	Feb 11 2023 00:07:00	Credit Management, LP, The Offices of Credit Management, LP, Po Box 118288, Carrollton, TX 75011-8288
14697354	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 11 2023 00:07:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14697356	+ Email/Text: bknotification@loandepot.com	Feb 11 2023 00:08:00	Loandepo.co, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14751150	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

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Page 2 of 3

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		Feb 11 2023 00:14:55	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697357	+ Email/Text: bankruptcypgl@plaingreenloans.com		
		Feb 11 2023 00:07:00	Plain Green Loans, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
15567420	+ Email/Text: EBN@edfinancial.com		
		Feb 11 2023 00:07:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14697358	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Feb 11 2023 00:07:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
14745920	Email/PDF: ebn_ais@aisinfo.com		
		Feb 11 2023 00:14:55	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for loanDepot.com
cr		LOANDEPOT.COM, LLC
cr		LOANDEPOT.COM, LLC
cr		LoanDepot.com, LLC
14697355	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14697353	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LOANDEPOT.COM LLC ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor LoanDepot.com LLC ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for loanDepot.com bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Steven Andrew Ferringer dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor LOANDEPOT.COM LLC jblank@pincuslaw.com

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Page 3 of 3

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Mario J. Hanyon

on behalf of Creditor LOANDEPOT.COM LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Marisa Myers Cohen

on behalf of Creditor LoanDepot.com LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor LOANDEPOT.COM LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor LOANDEPOT.COM LLC pawb@fedphe.com

TOTAL: 11